

**PRE-TAX COMMUTER ELECTION – DEDUCTION – COVERAGE SCHEDULE**

<b>Election Date</b>	<b>Deductions Taken</b>	<b>Coverage Month</b>
<b>January 1 to January 15</b>	Mass Transit participants, first paycheck in February 2012 All other participants, first two paychecks in February 2012	<b>March 2012</b>
<b>January 16 to February 15</b>	Mass Transit participants, first paycheck in March 2012 All other participants, first two paychecks in March 2012	<b>April 2012</b>
<b>February 16 to March 15</b>	Mass Transit participants, first paycheck in April 2012 All other participants, first two paychecks in April 2012	<b>May 2012</b>
<b>March 16 to April 15</b>	Mass Transit participants, first paycheck in May 2012 All other participants, first two paychecks in May 2012	<b>June 2012</b>
<b>April 16 to May 15</b>	Mass Transit participants, first paycheck in June 2012 All other participants, first two paychecks in June 2012	<b>July 2012</b>
<b>May 16 to June 15</b>	Mass Transit participants, first paycheck in July 2012 All other participants, first two paychecks in July 2012	<b>August 2012</b>
<b>June 16 to July 15</b>	Mass Transit participants, first paycheck in August 2012 All other participants, first two paychecks in August 2012	<b>September 2012</b>
<b>July 16 to August 15</b>	Mass Transit participants, first paycheck in September 2012 All other participants, first two paychecks in September 2012	<b>October 2012</b>
<b>August 16 to September 15</b>	Mass Transit participants, first paycheck in October 2012 All other participants, first two paychecks in October 2012	<b>November 2012</b>
<b>September 16 to October 15</b>	Mass Transit participants, first paycheck in November 2012 All other participants, first two paychecks in November 2012	<b>December 2012</b>
<b>October 16 to November 15</b>	Mass Transit participants, first paycheck in December 2012 All other participants, first two paychecks in December 2012	<b>January 2013</b>